Participant Services

Getting Help

Just pick up the phone:

800 430-2363

or log on to Fidelity's NetBenefits℠:

http://netbenefits.publicsave.com

Fidelity Retirement Services Specialists are available by telephone Monday through Friday 7 a.m. to 11 p.m. CT. NDPERS Benefit Specialists are also available to assist you during normal business hours at 800 803-7377.

The benefits line is available virtually 24 hours a day, seven days a week via an automated voice response system.

Fidelity Investments®

Services available include:

- Set your investment elections
- Create or change your Personal Identification Number (PIN) for the security of your account
- Obtain current quotes, prices, and yields
- Make exchanges (transfers) among your investment options
- Re-direct your contribution investment elections
- Initiate withdrawals upon termination of employment
- Request a distribution or rollover from your plan, if you are no longer an active employee
- Request literature, prospectuses, or a statement
- Talk to a phone representative about the funds or your retirement account

Customize the Voice Response System (VRS)

- You can customize the VRS to hear only those items you want each time you call, without having to be prompted through the system. Simply follow the step-by-step instructions in the Personal Account Options menu.

Visit Fidelity's web site for retirement planning — www.fidelity.com

The section of our web site designed specifically for public sector employees is the perfect tool for retirement planning, and is accessible virtually 24 hours a day, seven days a week.

Conduct Personal Financial Planning

- Investment and retirement planning resources, including access to Fidelity's award-winning STAGES® magazine

Frequently Asked Questions

- Find out the differences between retirement plans and how to choose investment options

Tools, Worksheets, and Calculators

- The Investor Profile Questionnaire helps you prepare to make your investment selections

Visit NetBenefits℠ to access account information — http://netbenefits.publicsave.com

NetBenefits provides you with direct access to your plan account right over the Internet. It is accessible virtually 24 hours a day, seven days a week.

- View current balances and chart your savings
- Obtain daily fund quotes and market updates
- Review historical fund performance information
- View your 90-day transaction history
- Order literature and prospectuses
- Change your investment elections
- Obtain plan information

To gain Internet access for your account(s):

If you already have established a PIN through the automated phone system, use the same PIN to access NetBenefits. To use NetBenefits you will need an Internet service provider and a Web browser. NetBenefits is best viewed with Microsoft® Internet Explorer 5.0 or higher OR Netscape Navigator® 4.06 or higher.

Statements:

Every three months, you will automatically receive an account statement mailed to your home. Normally statements are sent out by the fifth working day of the month.

Contact the ND Public Employees Retirement System Office for these services:

- Enroll in the plan
- Change your address
- Change your beneficiary
- Assistance in coordinating benefit programs

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on holidays will receive the next available closing prices.
The mutual funds available through the plan reserve the right to modify or withdraw the exchange privilege.
Information about any mutual fund performance: Past performance is no guarantee of future results. Each fund's share price, yield and return will vary, and you may have a gain or loss when you sell your shares. For more information about total returns or any mutual fund available through the plan, call Fidelity Investments.

For more complete information about any of the mutual funds available through your plan, including fees and expenses, call or write Fidelity for free prospectuses. Read them carefully before you make your investment choices.

Fidelity Investments Tax-Exempt Services Company, a division of Fidelity Investments Institutional Services Company, Inc.
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